

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for processing loan information using a financial system, comprising the steps of:

receiving loan information from one or more source systems;

storing the loan information in one or more staging tables;

evaluating the loan information stored in the one or more staging tables;

identifying, based on the evaluation and one or more predetermined conditions,

~~to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;~~

~~identifying one or more rules, when at least one of the one or more based on the satisfied triggers is satisfied;~~

~~retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; [[and]]~~

~~transforming the retrieved information into processed loan information one or more outputs based on at least one of the one or more rules; and~~

outputting the processed loan information.

2. (Original) The method of claim 1, further comprising the step of:

linking the one or more source systems to the financial system.

3. (Original) The method of claim 1, further comprising the step of:  
storing the one or more outputs in a data repository.

4. (Original) The method of claim 3, further comprising the step of:  
reporting the stored one or more outputs.

5. (Original) The method of claim 4, further comprising the step of:  
defining the one or more source systems to include loan information for one or  
more mortgages.

6. (Original) The method of claim 1, wherein said step of receiving further  
comprises the step of:  
converting the received loan information to a predetermined format for the  
financial system.

7. (Original) The method of claim 1, wherein said step of evaluating further  
comprises the step of:  
defining at least one of the one or more predetermined conditions as a financial  
event.

8. (Original) The method of claim 7, wherein said step of defining further comprises the step of:

defining the financial event as a change in status for a loan.

9. (Original) The method of claim 7, wherein said step of defining further comprises the step of:

defining the financial event as one or more of the following events associated with the one or more staging tables: a foreclosure of a property; a sale of a property; a transfer of a property; an appraisal of a property; a property becomes real estate owned by a mortgagor; an expense transaction occurs; and an income transaction occurs.

10. (Currently Amended) A method for processing loan information using a financial system, comprising the steps of:

receiving loan information from one or more source systems;

storing the loan information in one or more staging tables;

evaluating the loan information stored in the one or more staging tables;

identifying, based on the evaluation and one or more predetermined conditions;

~~to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;~~

identifying one or more rules based on the satisfied triggers, ~~when at least one of the one or more triggers is satisfied;~~

sequencing the one or more identified rules based on the satisfied trigger  
triggers;

retrieving the stored loan information from at least one of the one or more staging  
tables to form retrieved information, ~~when at least one of the one or more triggers is~~  
~~satisfied~~; [[and]]

transforming the retrieved information into processed loan information ~~one or~~  
~~more outputs~~ based on at least one of the one or more sequenced rules; and  
outputting the processed loan information.

11. (Original) The method of claim 10, wherein said step of sequencing  
further comprises the step of:

ordering the one or more rules based on standard accounting practices that  
provide one or more outputs in a form compatible with double-entry accounting.

12. (Previously Presented) The method of claim 10, further comprising the  
steps of:

defining a data repository to include a subledger for providing entries and for  
providing journal entries to a general ledger; and

providing the one or more outputs to the data repository.

13. (Original) The method of claim 11, further comprising the step of:  
providing the one or more outputs to a corporate data warehouse.

14. (Currently Amended) A financial system for processing loan information, said financial system comprising:
- at least one memory including code comprising:
    - code that receives information from one or more source systems[[,]];
    - code that stores the loan information in one or more staging tables[[,]];
    - code that evaluates the loan information stored in the one or more staging tables;
    - code that identifies, based on the evaluation and one or more predetermined conditions, to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;
    - code that identifies one or more rules based on the satisfied triggers,  
~~when at least one of the one or more triggers is satisfied;~~
    - code that retrieves the stored loan information from at least one of the one or more staging tables to form retrieved information, ~~when at least one of the one or more triggers is satisfied;~~ [[and]]
    - code that transforms the retrieved information into processed loan information ~~one or more outputs~~ based on at least one of the one or more rules; and
    - code that outputs the processed loan information; and
  - at least one processor that executes said code.

15. (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that links the one or more source systems to the financial system.

16. (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that stores the one or more outputs in a data repository.

17. (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that reports the stored one or more outputs.

18. (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that defines the one or more source systems to include loan information for one or more mortgages.

19. (Currently Amended) ~~A computer program product comprising~~ computer-readable media having computer-readable code which, when run on a computer, causes the computer to process loan information, comprising the following computer-readable code for effecting actions in the computer:

code for receiving loan information from one or more source systems;

code for storing the loan information in one or more staging tables;  
code for evaluating the loan information stored in the one or more staging tables;  
code for identifying, based on the evaluation and one or more predetermined  
conditions, to identify one or more satisfied triggers that are satisfied based on one or  
more predetermined conditions;  
code for identifying one or more rules based on the satisfied triggers, when at  
least one of the one or more triggers is satisfied;  
code for retrieving the stored loan information from at least one of the one or  
more staging tables to form retrieved information, ~~when at least one of the one or more~~  
~~triggers is satisfied; [[and]]~~  
code for transforming the retrieved information into processed loan information  
~~one or more outputs~~ based on at least one of the one or more rules; and  
code for outputting the processed loan information.

20. (Currently Amended) A system for processing loan information using a  
financial system, comprising:

means for receiving loan information from one or more source systems;  
means for storing the loan information in one or more staging tables;  
means for evaluating the loan information stored in the one or more staging  
tables;

means for identifying, based on the evaluation and one or more predetermined conditions, to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;

means for identifying one or more rules based on the satisfied triggers, when at least one of the one or more triggers is satisfied;

means for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; [[and]]

means for transforming the retrieved information into processed loan information one or more outputs based on at least one of the one or more rules; and

means for outputting the processed loan information.

21. (Currently Amended) A method for processing mortgage information using a financial system, comprising the steps of:

evaluating the mortgage information stored in one or more staging tables;

identifying, based on the evaluation and one or more predetermined conditions,  
to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;

identifying one or more rules based on the satisfied triggers, when at least one of the one or more triggers is satisfied;



retrieving stored mortgage information from at least one of the one or more staging tables to form retrieved information, ~~when at least one of the one or more triggers is satisfied; [[and]]~~

transforming the retrieved information into processed mortgage information ~~one or more outputs~~ based on at least one of the one or more rules; and  
outputting the processed mortgage information.

22. (Currently Amended) A ~~computer program product comprising~~ computer-readable media having computer-readable code which, when run on a computer, causes the computer to process loan information, comprising the following computer-readable code for effecting actions in the computer:

code for receiving loan information from one or more source systems;  
code for storing the loan information in one or more staging tables;  
code for evaluating the loan information stored in the one or more staging tables;  
code for identifying, based on the evaluation and one or more predetermined conditions, to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;

code for identifying one or more rules based on the satisfied triggers, ~~when at least one of the one or more triggers is satisfied;~~

code for sequencing the one or more ~~identified~~ rules based on the satisfied trigger triggers;

code for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, ~~when at least one of the one or more triggers is satisfied~~; and

code for transforming the retrieved information into processed loan information ~~one or more outputs~~ based on at least one of the one or more sequenced rules; and  
code for outputting the processed loan information.

23. (Previously Presented) The computer program product of claim 22, wherein said code for sequencing orders the one or more rules based on standard accounting practices that provide one or more outputs in a form compatible with double-entry accounting.

24. (Previously Presented) The computer program product of claim 22, further comprising:

code for defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

code for providing the one or more outputs to the data repository.

25. (Previously Presented) The computer program product of claim 22, further comprising:

code for providing the one or more outputs to a corporate data warehouse.

26. (Currently Amended) A system for processing loan information using a financial system, comprising:

means for receiving loan information from one or more source systems;

means for storing the loan information in one or more staging tables;

means for evaluating the loan information stored in the one or more staging tables;

means for identifying, based on the evaluation and one or more predetermined conditions, to identify one or more satisfied triggers that are satisfied based on one or more predetermined conditions;

means for identifying one or more rules based on the satisfied triggers, ~~when at least one of the one or more triggers is satisfied;~~

means for sequencing the one or more ~~identified~~ rules based on the satisfied trigger triggers;

means for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, ~~when at least one of the one or more triggers is satisfied; [[and]]~~

means for transforming the retrieved information into processed loan information ~~one or more outputs~~ based on at least one of the one or more sequenced rules; and

means for outputting the processed loan information.

27. (Previously Presented) The system of claim 26, wherein said means for sequencing orders the one or more rules based on standard accounting practices that provide one or more outputs in a form compatible with double-entry accounting.

28. (Previously Presented) The system of claim 26, further comprising:  
means for defining a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and  
means for providing the one or more outputs to the data repository.

29. (Previously Presented) The system of claim 26, further comprising:  
means for providing the one or more outputs to a corporate data warehouse.